



Order Filed on March 2, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**In Re: Alvaro O. Britto
And Lillian M. Britto**

Debtors.

**Chapter 13 Bankruptcy
Case No. 20-16511
Judge Michael B. Kaplan**

ORDER APPROVING MORTGAGE LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby ORDERED

DATED: March 2, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Alvaro O. Britto and Lillian M. Britto

Case No.: 20-16511-MBK

Caption of Order: Order Approving Mortgage Loan Modification

THIS MATTER having been opened to the Court upon the Motion of the Debtors, for an Order approving a mortgage loan modification, and for good cause shown for the entry of this Order, it is hereby ordered that:

1. The Mortgage Loan Modification dated January 8, 2021 is hereby APPROVED.
2. A copy of this Order shall be served upon the Debtors, the Chapter 13 Trustee and all creditors and appearing parties within 5 days of the date hereof.

In re:
Alvaro O. Britto
Lillian M. Britto
Debtors

Case No. 20-16511-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 03, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Alvaro O. Britto, Lillian M. Britto, 44 Roseberry Street, Phillipsburg, NJ 08865-1628

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor VAK M100 Fund LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank National Association hkaplan@rasnj.com informationathnk@aol.com
Steve F. Dunbar	on behalf of Joint Debtor Lillian M. Britto dunbarlaw@enter.net r40333@notify.bestcase.com
Steve F. Dunbar	

District/off: 0312-3

User: admin

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Date Rcvd: Mar 03, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Alvaro O. Britto dunbarlaw@enter.net r40333@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7